

Remarks:

In the April 5, 2010, Office Action, the Examiner stated that "independent Claim 82 is not in allowable format as, as it is being interpreted as software per se. Applicant can cancel the claim or amend the claim to recite the structure(s) performing the functionalities."

Inasmuch as Claim 82 is the only independent apparatus claim in the patent application, Applicant desires to retain it rather than cancel it.

On April 7, 2010, Applicant's undersigned attorney had a lengthy telephone conference with the Examiner, for which Applicant expresses gratitude for the Examiner's kind assistance. The Examiner discussed the issues in Claim 82 with Applicant's undersigned attorney, and, together with Applicant's undersigned attorney, reviewed the language of Claim 82 in conjunction with the specification and the drawings, principally FIGS. 2 and 33 and their accompanying text in the specification. Applicant again expresses gratitude for the Examiner's kind assistance in discussing potential amendments to be made to Claim 82. In this Amendment, Applicant is making each of these changes to Claim 82 (and, as necessary, the claims depending from Claim 82) discussed in the telephone conference with the Examiner.

Amendments to the Claims

Applicants have amended Claims 2-8, 10, 13, 17, 39, 41-43, 50, 82, 84, 87, and 94-97. Claim 82 has been amended as discussed with the Examiner to make five changes:

1. In line 3, the term "input processing functionality" has been changed to read "input processing engine." Support for this amendment is found in element 22 in FIG. 2 and element 102 in FIG. 33, as well as in the specification in the paragraph beginning on page 25, line 12, and on page 37, lines 3-14. This amendment has also been made in Claim 97.
2. In line 5, the term "parsing functionality" has been changed to read "parsing engine." Support for this amendment is found in element 24 in FIG. 2, as well as in the specification from page 25, line 12 to page 28, line 17. This amendment has also been made in Claims 2-4 and 84.
3. In line 9, the words "stored in a computer-readable medium" have been added after the word "database." Support for this amendment is found in element 26 in FIG. 2, as well as in the specification beginning at page 27, line 20 and at various other locations in the following pages.
4. In line 11, the term "presentation functionality" has been changed to read "presentation engine." Support for this amendment is found in element 28 in FIG. 2, and element 42 in FIGS. 3 and 6, and element 44 in FIG. 6, as well as in the

specification from page 27, line 20 to page 28, line 2, and page 30, line 18 and at various other locations in the following pages. This amendment has also been made in Claims 5-8.

5. In line 15, the term "biller interactivity functionality" has been changed to read "a biller interaction management component." Support for this amendment is found in element 104 in FIG. 33, as well as in the specification from page 37, line 1 to page 38, line 5. This amendment has also been made in Claims 13, 41-43, 50, 95, and 96.

Additional claim changes that have been made include the following:

6. In Claim 10, the term "interactivity functionality" has been changed to read "a customer service and interaction management component." Support for this amendment is found in element 120 in FIG. 33, as well as in the specification on page 37, lines 1-16.
7. In Claims 17 and 87, the term "third party interactivity functionality" has been changed to read "third party interactive management component." Support for this amendment is found in element 106 in FIG. 33, as well as in the specification on page 37, lines 1-10.

8. In Claim 39 and 94, the term "bill payer interface" has been changed to read "consumer interface component." Support for this amendment is found in element 122 in FIG. 33, as well as in the specification 38, lines 6-8.

Applicant believes that these changes completely resolve the issue raised by the Examiner in the April 5, 2010, Office Action. No new matter has been added in making any of the changes. Applicant's undersigned attorney and the Examiner discussed the first five changes above, and the remaining changes (all in dependent claims) are made in the same manner with the same manner of support in the figures and the specification. As such, Applicant believes that the patent application with the claims as amended is in condition for allowance.

Conclusion

Claims 2-10, 13, 17, 2230, 32-34, 39, 41-43, 50, and 82-97 remain pending. Consideration of the amended claims and comments contained herein in accord with the telephone conference of April 7, 2010, between the Examiner and Applicant's undersigned attorney is respectfully requested, with an early and favorable decision being solicited. Should the Examiner believe that the prosecution of the application can be so

expedited, the Examiner is requested to call Applicant's undersigned attorney at the number listed below.

Respectfully submitted:

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